Case 16-13981 Doc 1 Filed 04/25/16 Entered 04/25/16 12:41:37 Desc Main Document Page 1 of 55

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)	Chapter you are filing under:
	■ Chapter 7
	☐ Chapter 11
	☐ Chapter 12
	☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Even First name B. Middle name Rogers Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8567	

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Debtor 1 Lou B. Rogers

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	4724 W. Gladys Ave., 2nd Floor	If Debtor 2 lives at a different address:		
		Chicago, IL 60644 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
			Trainber, Street, Sky, State & Zir Gode		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Par	Tell the Court About	our E	3ankruptcy Ca	ıse				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bate box.	ankruptcy	
	choosing to file under		Chapter 7					
			Chapter 11					
			Chapter 12					
			hapter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for rourself, you may pay with cash, cashier's chechalf, your attorney may pay with a credit card countries.	ck, or money	
					tallments. If you choose this opt	ion, sign and attach the Application for Individu	uals to Pay	
			I request tha	nt my fee be wa	aived (You may request this option	on only if you are filing for Chapter 7. By law, a	judge may,	
			applies to you	ur family size ar	nd you are unable to pay the fee	our income is less than 150% of the official poin installments). If you choose this option, you icial Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the	■ N						
	last 8 years?	□ Y			Mhar	Casa awahan		
			District		When When			
			District District		When	Case number Case number		
			DISTRICT		vvnen	Case number		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□N	o. Go to li	 ine 12.				
	residence?	■ Y	Haaria	our landlord obta	ained an eviction judgment again	st you and do you want to stay in your residen	ce?	
		— ''	.	No. Go to line	12.			
			-			Judgment Against You (Form 101A) and file it	t with this	
			u	bankruptcy per				

Debtor 1	Lou B. Rogers	Document	Page 4 of 55 Case number (if known)	4/25/16 12:20PM

Par	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, Stat	e & ZIP Code			
	it to this petition.				x to describe your business:			
				Health Care Busin	less (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
		☐ Stockbroker (as defined in 11 U.S.C. §			efined in 11 U.S.C. § 101(53A))			
		☐ Commodity Broker (as defined in			r (as defined in 11 U.S.C. § 101(6))			
				None of the above	3			
13.	Chapter 11 of the d Bankruptcy Code and are		s. If you in is, cash-f i.C. 1116	ndicate that you are a low statement, and fo (1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	■ No.	I am i	not filing under Chap	ter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am i	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any	■ No. □ Yes.		the hazard?				
	property that needs immediate attention?			diate attention is , why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code			
					inumber, Street, Oity, State a Zip Code			

Debtor 1 Lou B. Rogers

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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7 Desc Main

Case number (if known) Debtor 1 Lou B. Rogers Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lou B. Rogers Signature of Debtor 2 Lou B. Rogers Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on April 25, 2016

MM / DD / YYYY

Debtor 1 Lou B. Rogers

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	April 25, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
David M. Siegel			
Printed name			
David M. Siegel & Associates			
Firm name			
790 Chaddick Drive			
Wheeling, IL 60090			
Number, Street, City, State & ZIP Code			
(0.47) 500 0400			
Contact phone (847) 520-8100	Email address		
#06207611			
Bar number & State			

C	ase 16-13981	Doc 1	Filed 04/25/16 Document	Entered 04/25/16 12:41:37 Page 8 of 55	7 Desc Main	4/25/16
Fill in this info	rmation to identify yo	ur case:				
Debtor 1	Lou B. Rogers					
	First Name	Mic	Idle Name	Last Name		
Debtor 2						
(Spouse if, filing)	First Name	Mic	Idle Name	Last Name		
United States E	Bankruptcy Court for the	: NORTH	IERN DISTRICT OF ILLI	NOIS		
Case number						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

12:20PM

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

you	r original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		·
Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,035.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,035.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	400.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	6,414.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	13,392.00
	Your total liabilities	\$	20,206.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,604.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,604.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Lou B. Rogers

From Part 4 on Schedule E/F, copy the following:	Total clai	m
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	6,414.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	6,414.00

		Document	Page 10 of 55		4/25/16 12:20
Fill in thi	s information to identify you	r case and this filing:			
Debtor 1	Lou B. Rogers				
20010	First Name	Middle Name	Last Name		
Debtor 2	Time No.	Middle News	Last Name		
(Spouse, if fi		Middle Name	Last Name		
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case nun	mber		_		☐ Check if this is an
					amended filing
0.00	15 1001/5				
Officia	al Form 106A/B				
Sche	edule A/B: Prop	perty			12/15
think it fits information	best. Be as complete and accur	be items. List an asset only once. I ate as possible. If two married peop n a separate sheet to this form. On t	ole are filing together, both ar	re equally responsible for s	upplying correct
Part 1: D	escribe Each Residence, Buildin	g, Land, or Other Real Estate You C	Own or Have an Interest In		
1. Do you	own or have any legal or equitab	le interest in any residence, buildin	g, land, or similar property?		
.					
_	Go to Part 2.				
☐ Yes.	Where is the property?				
Part 2: D	Pescribe Your Vehicles				
	else drives. If you lease a vehid	cle, also report it on Schedule G:	Executory Contracts and U	Inexpired Leases.	
3.1 Ma	ake: Jeep	Who has an interest in	the property? Check one		claims or exemptions. Put red claims on <i>Schedule D:</i>
Мо	odel: Liberty	Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
Ye		Debtor 2 only		Current value of the	Current value of the
•	proximate mileage:her information:	Debtor 1 and Debtor 2 At least one of the de	•	entire property?	portion you own?
	tle Max	At least one of the de	biois and another		
	cured Lien = \$400 uto in bad condition	Check if this is come (see instructions)	munity property	\$3,050.00	\$3,050.00
		ATVs and other recreational vel sonal watercraft, fishing vessels, s			
.pages	s you have attached for Part 2	you own for all of your entries 2. Write that number here			\$3,050.00
	Pescribe Your Personal and House	sehold Items table interest in any of the follo	wing items?		Current value of the
		table interest in any or the folio	wing itellis:		portion you own? Do not deduct secured claims or exemptions.
	hold goods and furnishings ples: Major appliances, furniture	e, linens, china, kitchenware			

Official Form 106A/B Schedule A/B: Property

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Debtor 1	Lou B. Rogers		Bocament	Case number	(if known)		
Yes.	Describe						
	Housel	hold Goods	s and Furniture]		\$300.00
□ No				oment; computers, printers, scanners	s; music co	ollections; electroni	ic devices
	TV & E	lectronics]		\$300.00
Exampl	bles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; sta	amp, coin,	, or baseball card co	ollections;
Exampl No	ent for sports and hobbie les: Sports, photographic, e musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis	; canoes a	and kayaks; carpen	ntry tools;
■ No	oles: Pistols, rifles, shotgun:	s, ammunitio	n, and related equipmen	t			
Examµ □ No -	oles: Everyday clothes, furs	, leather coat	ts, designer wear, shoes	, accessories			
	Norma	l Apparel]		\$300.00
■ No		tume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watche	s, gems, g	gold, silver	
Exam _p ■ No	arm animals bles: Dogs, cats, birds, hors Describe	ses					
■ No	her personal and househouse Give specific information	-	u did not already list, i	ncluding any health aids you did r	not list		
	the dollar value of all of yo art 3. Write that number h			ny entries for pages you have atta	ıched	\$	\$900.00
	scribe Your Financial Assets						
Do you ov	vn or have any legal or eq	juitable inter	est in any of the follow	ring?		Current valu portion you Do not deduc claims or exe	own? ct secured

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 Lou B. Rogers 16 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking **US Bank** \$5.00 **US Bank** \$80.00 Savings 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No

Case 16-13981

Doc 1

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		Case	e 16-13981	Doc 1	Filed 04/25/16 Document	Entered 04/25/16 12:41:37	Desc Main	/25/16 12:20PM
D	ebtor 1	Lou B	. Rogers		Document	Page 13 of 55 Case number (if known)		
	☐ Yes.	Give spe	cific information a	bout them				
27.	Exam _l ■ No	<i>ples:</i> Build	hises, and other ling permits, exclu	isive licenses		n holdings, liquor licenses, professional licens	ees	
8.4		·		bout trieffi			Command oralica	of the
IVI	oney or	property	owed to you?				Current value of portion you ow Do not deduct so claims or exempt	vn? secured
28.	_	funds ow	ed to you					
	■ No □ Yes.	Give spec	cific information al	bout them, inc	cluding whether you alre	ady filed the returns and the tax years		
					,	•		
29	Exam _i ■ No	•	due or lump sum		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement	
30.	Exam _i ■ No	<i>ples:</i> Unpa bene	someone owes y aid wages, disabili efits; unpaid loans ecific information	ty insurance ¡		efits, sick pay, vacation pay, workers' compe	nsation, Social Securi	ity
31.			urance policies					
				e insurance; h	nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce	
	_	Name the		any of each popany name:	olicy and list its value.	Beneficiary:	Surrender or revalue:	efund
32.	If you somed	are the be one has di	eneficiary of a livin		someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rec	eive property because	3
33.	Exam _i ■ No	ples: Accid			you have filed a lawsui surance claims, or rights	it or made a demand for payment to sue		
34.	■ No	J		ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims	
			e each claim					
35.	■ No		ssets you did not cific information	already list				
36						ny entries for pages you have attached	\$8	85.00
Pa	rt 5: De	escribe Any	/ Business-Related	Property You	Own or Have an Interest	n. List any real estate in Part 1.		
		own or have to Part 6.	ve any legal or equi	itable interest	in any business-related p	roperty?		
	☐ Yes. (Go to line 3	8.					
Οı,	::-:-! - :	106 \ /D			Cobodulo A/D: F	dron ortic		nc 4

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Case number (if known) Document Debtor 1 Lou B. Rogers

Part	6: Describe Any Farm- and Commercial Fishing-Related Property You If you own or have an interest in farmland, list it in Part 1.	Own or Have an Intere	st In.	
46. [Do you own or have any legal or equitable interest in any farm-	or commercial fishir	ng-related property?	
	■ No. Go to Part 7.		5	
	☐ Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You	Did Not List Above		
	Oo you have other property of any kind you did not already list? Examples: Season tickets, country club membership	•		
	No			
	Yes. Give specific information			
			r	
54.	Add the dollar value of all of your entries from Part 7. Write that	at number here		\$0.00
	•		[·
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$3,050.00		
57.	Part 3: Total personal and household items, line 15	\$900.00		
58.	Part 4: Total financial assets, line 36	\$85.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$4,035.00	Copy personal property to	stal \$4,035.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$4.035.00

\$4,035.00

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		Documer	nt Page 15 of 55	4/25/16 12.20PN
Fill in this infor	mation to identify your	case:		
Debtor 1	Lou B. Rogers			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS	_
Case number				
(if known)				☐ Check if this is an amended filing
Official Fo	orm 106C			

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	y the Pro	perty Yo	ou Claim	ı as Exempt	t
---------	----------	-----------	----------	----------	-------------	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
2004 Jeep Liberty Title Max	\$3,050.00		\$2,400.00	735 ILCS 5/12-1001(c)
Secured Lien = \$400 Auto in bad condition Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2004 Jeep Liberty Title Max	\$3,050.00		\$650.00	735 ILCS 5/12-1001(b)
Secured Lien = \$400 Auto in bad condition Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Household Goods and Furniture Line from Schedule A/B: 6.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line Iron Schedule A/B. G. I			100% of fair market value, up to any applicable statutory limit	
TV & Electronics Line from Schedule A/B: 7.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale A.B.			100% of fair market value, up to any applicable statutory limit	
Normal Apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Elle Holli Golloddio 7VB. TTT			100% of fair market value, up to any applicable statutory limit	

Case 16-13981 Doc 1 Filed 04/25/16 Entered 04/25/16 12:41:37 Desc Main Document Page 16 of 55 Debtor 1 Lou B. Rogers Case number (if known) Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: US Bank** 735 ILCS 5/12-1001(b) \$5.00 \$5.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Savings: US Bank 735 ILCS 5/12-1001(b) \$80.00 \$80.00 Line from Schedule A/B: 17.2 nt.)

			Ц	100% of fair market value, up to any applicable statutory limit
3.	-	claiming a homestead exemption of more than \$160,375? o adjustment on 4/01/19 and every 3 years after that for case		ed on or after the date of adjustmen
	No			
	Yes.	Did you acquire the property covered by the exemption with	in 1,	215 days before you filed this case?
		No		
		Yes		

Case 10-13981	Doc 1 Filed 04/25/16 Document	Page 17	u 04/25/16 12.4 ' of 55	41.37 Desc N	4/25/16 12:20F
Fill in this information to identify you		FAUE 17	(11.3.)		
Debtor 1 Lou B. Rogers First Name	Middle Name	Last Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	NORTHERN DISTRICT OF ILL	INOIS			
Case number					
(if known)				☐ Check	k if this is an
				amen	ded filing
Official Form 106D					
Schedule D: Creditors	Who Have Claims	Secured	by Property	V	12/15
Do no complete and converte so manifely	If two morning poople are filing togeth	or both ore or	uelly recommodale for our		ation If many anges
Be as complete and accurate as possible. s needed, copy the Additional Page, fill it number (if known).					
. Do any creditors have claims secured by	y your property?				
☐ No. Check this box and submit t	his form to the court with your other	schedules. Yo	ou have nothing else to	report on this form.	
Yes. Fill in all of the information	·		· ·	•	
	below.				
Part 1: List All Secured Claims			Column A	Column B	Column C
List all secured claims. If a creditor has for each claim. If more than one creditor has			Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabeti			Do not deduct the	that supports this	portion
2.1 Title Max	Describe the property that secures t	the claim:	value of collateral. \$400.00	s3,050.00	If any \$0.00
Creditor's Name	2004 Jeep Liberty	ine ciaiii.	Ψ+00.00	Ψ5,030.00	Ψ0.00
	Title Max				
	Secured Lien = \$400				
	Auto in bad condition				
1695 Plainfield Road	As of the date you file, the claim is: apply.	Check all that			
Crest Hill, IL 60403	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as	mortgage or sec	ured		
☐ Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Purchase N	loney Security		
Date debt was incurred	Last 4 digits of account numl	ber			

If this is the last page of your form, add the dollar value totals from all pages. \$400.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

Fill in this information		Docume	ent Page 18 of	55		
Fill in this information	on to identify your cas	se:				
Debtor 1 L	ou B. Rogers					
	irst Name	Middle Name	Last Name			
Debtor 2						
Spouse if, filing) Fi	irst Name	Middle Name	Last Name			
Jnited States Bankrup	ptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
if known)					_	if this is an ed filing
					amena	cu ming
e as complete and acc	Creditors Wh		Ired Claims RIORITY claims and Part 2 f Also list executory contrac			
chedule G: Executory (chedule D: Creditors W	Contracts and Unexpire Who Have Claims Secure ation Page to this page.	ed Leases (Official Form 1 ed by Property. If more sp	06G). Do not include any croace is needed, copy the Pain to report in a Part, do not	editors with partially s rt you need, fill it out, i	ecured claims that a number the entries in	re listed in n the boxes on the
Part 1: List All of	Your PRIORITY Unse	ecured Claims				
. Do any creditors ha	ave priority unsecured o	claims against you?				
☐ No. Go to Part 2.						
INO. GO TO FAIT 2.						
Yes.						
Yes. 2. List all of your prior identify what type of possible, list the clair	rity unsecured claims. It claim it is. If a claim has be ms in alphabetical order a	both priority and nonpriority	one priority unsecured claim, I amounts, list that claim here ame. If you have more than to editors in Part 3.	and show both priority a	nd nonpriority amount	ts. As much as
Yes. 2. List all of your prior identify what type of possible, list the clair Part 1. If more than or	rity unsecured claims. It claim it is. If a claim has to ms in alphabetical order a cone creditor holds a partic	both priority and nonpriority according to the creditor's n cular claim, list the other cre	amounts, list that claim here ame. If you have more than to	and show both priority a	nd nonpriority amount aims, fill out the Contir Priority	ts. As much as nuation Page of Nonpriority
Yes. List all of your prior identify what type of possible, list the clair Part 1. If more than of (For an explanation of	rity unsecured claims. It claim it is. If a claim has to ms in alphabetical order a one creditor holds a partic of each type of claim, see	both priority and nonpriority according to the creditor's n cular claim, list the other cree the instructions for this for	amounts, list that claim here name. If you have more than to editors in Part 3. m in the instruction booklet.)	and show both priority a wo priority unsecured cla Total claim	nd nonpriority amount aims, fill out the Contin Priority amount	ts. As much as nuation Page of
Yes. List all of your prior identify what type of possible, list the clair Part 1. If more than of (For an explanation of	rity unsecured claims. It claim it is. If a claim has be ms in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name	both priority and nonpriority according to the creditor's no cular claim, list the other cree the instructions for this for	amounts, list that claim here lame. If you have more than to editors in Part 3.	and show both priority a wo priority unsecured cla	nd nonpriority amount aims, fill out the Contir Priority	ts. As much as nuation Page of Nonpriority amount
Yes. List all of your prior identify what type of possible, list the clair Part 1. If more than of the control	rity unsecured claims. It claim his is. If a claim has is mis in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name or Section 338	both priority and nonpriority according to the creditor's n cular claim, list the other cre the instructions for this for Last 4 digits of When was the	amounts, list that claim here lame. If you have more than to editors in Part 3. m in the instruction booklet.) f account number debt incurred?	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
Yes. List all of your prior identify what type of possible, list the clair Part 1. If more than of the control	rity unsecured claims. It claim it is. If a claim has be ms in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name rection 338. 60664-0338 City State Zlp Code	both priority and nonpriority according to the creditor's n cular claim, list the other cre the instructions for this for Last 4 digits of When was the As of the date	amounts, list that claim here lame. If you have more than to editors in Part 3. m in the instruction booklet.) f account number	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
E Yes. List all of your priority what type of possible, list the clair Part 1. If more than of the control of	rity unsecured claims. It claim it is. If a claim has been me in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name rection 338. 60664-0338 City State Zlp Code	both priority and nonpriority according to the creditor's n cular claim, list the other cre the instructions for this for When was the As of the date to Contingent	amounts, list that claim here lame. If you have more than to editors in Part 3. If in the instruction booklet.) If account number debt incurred? If account in the claim is: Check	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
List all of your prior identify what type of possible, list the clair Part 1. If more than of the control of th	rity unsecured claims. It claim it is. If a claim has been me in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name rection 338. 60664-0338 City State Zlp Code	both priority and nonpriority according to the creditor's noular claim, list the other cree the instructions for this for Last 4 digits of When was the As of the date of Contingent	amounts, list that claim here lame. If you have more than to editors in Part 3. If in the instruction booklet.) If account number debt incurred? If account in the claim is: Check	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
■ Yes. 2. List all of your prioridentify what type of possible, list the claim Part 1. If more than of (For an explanation of Priority Creditor Bankruptcy PO Box 643 Chicago, IL Number Street of Who incurred the Debtor 1 only Debtor 2 only	rity unsecured claims. It claim it is. If a claim has be as one creditor holds a particular of each type of claim, see artment of Revenuer's Name r Section 338 . 60664-0338 City State Zlp Code debt? Check one.	both priority and nonpriority according to the creditor's normal relationship to the creditor's normal relationship to the instructions for this for the instructions for this for the instructions for this for the instructions for the start of the instructions for the start of the instructions for the instructions for the instructions for the instructions for the instruction when was the instruction of the ins	amounts, list that claim here lame. If you have more than to editors in Part 3. If in the instruction booklet.) If account number debt incurred? If account in the claim is: Check	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
List all of your prioridentify what type of possible, list the claim Part 1. If more than of (For an explanation of Priority Creditor Bankruptcy PO Box 643 Chicago, IL Number Street of Who incurred the Debtor 1 only Debtor 2 only Debtor 1 and Deptor 2 and Deptor 1	rity unsecured claims. It claim it is. If a claim has be as one creditor holds a particular of each type of claim, see artment of Revenuer's Name r Section 338 . 60664-0338 City State Zlp Code debt? Check one.	both priority and nonpriority according to the creditor's nocular claim, list the other cree the instructions for this for When was the As of the date of the contingent Unliquidated Type of PRIOR	amounts, list that claim here name. If you have more than to editors in Part 3. m in the instruction booklet.) f account number debt incurred? you file, the claim is: Check	and show both priority a wo priority unsecured class and claim \$414.00	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
List all of your priority what type of possible, list the clair Part 1. If more than of the content of the cont	rity unsecured claims. It claim it is. If a claim has it ms in alphabetical order a one creditor holds a partic of each type of claim, see artment of Revenuer's Name r Section 338 .60664-0338 City State Zlp Code debt? Check one.	both priority and nonpriority according to the creditor's normal coular claim, list the other credit the instructions for this for the instructions for this for the instructions for this for the instructions for the state of the instructions for the other than the instructions for the other than the instructions for the other than the instructions of the instruction of th	amounts, list that claim here lame. If you have more than to editors in Part 3. m in the instruction booklet.) f account number debt incurred? you file, the claim is: Check	and show both priority a vo priority unsecured class and claim \$414.00 all that apply	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount
List all of your prior identify what type of possible, list the clair Part 1. If more than of (For an explanation of Priority Creditor Bankruptcy PO Box 643 Chicago, IL Number Street (Who incurred the Debtor 1 only Debtor 1 and Doministry At least one of the possible priority Creditor Bankruptcy PO Box 643 Chicago, IL Number Street (Who incurred the Debtor 1 only Debtor 1 and Doministry Chicago, IL Number Street (Who incurred the Debtor 1 only Debtor 1 and Doministry Chicago, IL Number Street (Chicago, IL Number Street (Chicago, IL Number 1 only Debtor 1 only Debtor 1 and Doministry Chicago, IL Number Street (Chicago, IL Number Street	rity unsecured claims. It claim it is. If a claim has been in alphabetical order a one creditor holds a particol of each type of claim, see artment of Revenuer's Name r Section 338. 60664-0338 City State Zlp Code debt? Check one.	both priority and nonpriority according to the creditor's normal coular claim, list the other credit the instructions for this for the instructions for this for the instructions for this for the instructions for the other credit the instructions for the other credit the instructions for this for the instructions for this for the instructions for the instructions of the instructions of the instruction of the i	amounts, list that claim here name. If you have more than to editors in Part 3. m in the instruction booklet.) f account number debt incurred? you file, the claim is: Check	and show both priority a vo priority unsecured class and show both priority and claim Total claim \$414.00 all that apply a government	nd nonpriority amount aims, fill out the Contin Priority amount	s. As much as nuation Page of Nonpriority amount

Income Taxes

☐ Yes

Page 19 of 55 Case number (if know) Document

Debt	or 1 Lou B. Rogers		Case numb	oer (if know)		
2.2	Internal Revenue Service	Last 4 digits of account number		\$6,000.00	\$6,000.00	\$0.00
	Priority Creditor's Name Centralized Insolvency Operations P.O. Box 7346 Philodolphia PA 10114 7346	When was the debt incurred?	2006 - 2007			
	Philadelphia, PA 19114-7346 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that	apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	ou owe the gove	rnment		
	Is the claim subject to offset?	☐ Claims for death or personal inju	ū			
	■ No	☐ Other. Specify				
	☐ Yes	Federal Inc	ome Taxes	Owed		
4. L u tł	Yes. ist all of your nonpriority unsecured claims in the insecured claim, list the creditor separately for each chan one creditor holds a particular claim, list the other lart 2.	aim. For each claim listed, identify wh	at type of claim it	t is. Do not list claims	already included in Pa	on Page of
4.1	Amerimark	Last 4 digits of account numb	er 104A			\$142.00
	Nonpriority Creditor's Name 1515 S 21st St Clinton, IA 52732 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the clai	5/22/14	3/30/14 Last A	active	
	Debtor 1 only	Пол				
	☐ Debtor 2 only	☐ Contingent ☐ Unliquidated				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	red claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sereport as priority claims	eparation agreen	nent or divorce that y	ou did not	
	No	Debts to pension or profit-sha	aring plans, and	other similar debts		
	□ Yes	■ Other. Specify Purchase				

Document

Page 20 of 55 Case number (if know)

Debtor	1 Lou B. Rogers		Case number (if know)	
4.2	AT&T	Last 4 digits of account number	3035	\$464.00
	Nonpriority Creditor's Name Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613	When was the debt incurred?	Opened 12/01/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	■ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections		
4.3	AT&T	Last 4 digits of account number		\$253.00
	Nonpriority Creditor's Name Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collections		
4.4	Chasecard	Last 4 digits of account number	6298	\$1,777.00
	Nonpriority Creditor's Name Bankruptcy Department PO Box 15298	When was the debt incurred?	Opened 10/01/13	
	Wilmington, DE 19850			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	Jalaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	ı cıaım:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collections		
	— 103	Other. Specify	·	

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Chasecard	Last 4 digits of account number	\$1,777.00
Nonpriority Creditor's Name Bankruptcy Department PO Box 15298	When was the debt incurred?	
Wilmington, DE 19850 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Collections	
Comcast	Last 4 digits of account number	\$371.00
Nonpriority Creditor's Name PO Box 3002 Southeastern, PA 19398-3002	When was the debt incurred?	
lumber Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Services	
Commonwealth Edison Nonpriority Creditor's Name	Last 4 digits of account number	\$609.00
Bankruptcy Department 2100 Swift Drive	When was the debt incurred?	
Oak Brook, IL 60523-1559 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	□ outlinest	
Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated	
Debtor 2 only Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ At least one of the deptors and another ☐ Check if this claim is for a community	Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	

☐ Yes

Other. Specify Services

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Case number (if know)

Debt	or 1 Lou B. Rogers	Case number (if know)	
4.8	Consumer Portfolio Service	Last 4 digits of account number	\$3,627.00
	Nonpriority Creditor's Name PO Box 57071 Irvine, CA 92619-7071	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Auto Deficiency	
4.9	DirecTV	Last 4 digits of account number	\$156.00
	Nonpriority Creditor's Name PO Box 9001069	When was the debt incurred?	
	Louisville, KY 40290-1069 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collections	
4.1 0	Medical Business Bureau, LLC	Last 4 digits of account number	\$124.00
	Nonpriority Creditor's Name 1175 Devin Drive, Suite 171	When was the debt incurred?	
	Norton Shores, MI 49441 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collections	

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Merchants Credit Guide Nonpriority Creditor's Name	Last 4 digits of account number	\$114.00
223 W. Jackson Blvd	When was the debt incurred?	
Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Collections	
Peoplesene	Last 4 digits of account number	\$141.00
Nonpriority Creditor's Name		
Bankruptcy Department 200 E. Randolph Street	When was the debt incurred?	
Chicago, IL 60601		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Services	
Г Mobile Bankruptcy Team	Last 4 digits of account number	\$1,837.00
Nonpriority Creditor's Name PO Box 53410	When was the debt incurred?	
Bellevue, WA 98015 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
∏ Yes	Other Charity Collections	

Debtor 1 Lou B. Rogers

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Case number (if know)

4.1	US Bank	Last 4 digits of account number	\$1,400.00
-	Nonpriority Creditor's Name		
	425 Walnut St. Cincinnati, OH 45202	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Purchases	
4.1	Village of Pulaski County	Look 4 dimits of account number	\$500.00
5	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ300.00
	260 E Commercial Ave Pulaski, IL 62976	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Tickets	
4.1	West Bay Acquisitions	Last 4 digits of account number	\$100.00
)	Nonpriority Creditor's Name		Ψ.σσ.σσ
	PO Box 8009	When was the debt incurred?	
	Cranston, RI 02920-0009 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Collections	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Name and Address

Debtor 1 Lou B. Rogers

On which entry in Part 1 or Part 2 did you list the original creditor?

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-13981 Doc 1 Filed 04/25/16 Entered 04/25/16 12:41:37 Desc Main Page 25 of 55 Document Case number (if know) Debtor 1 Lou B. Rogers AT&T Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims 1585 Waukegan Road Waukegan, IL 60085-6727 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims 5407 Andrew Highway Midland, TX 79706 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. ■ Part 2: Creditors with Nonpriority Unsecured Claims 1585 Waukegan Road Waukegan, IL 60085-6727 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims 5407 Andrew Highway Midland, TX 79706 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Comcast Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** ■ Part 2: Creditors with Nonpriority Unsecured Claims 11621 E. Marginal Way 5 Tukwila, WA 98168-1965 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Commonwealth Edison Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** Part 2: Creditors with Nonpriority Unsecured Claims 3 Lincoln Center Oak Brook Terrace, IL 60181-4204 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Commonwealth Edison Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 6111 Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream, IL 60197-6111 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **DirecTV** Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 9001069 Part 2: Creditors with Nonpriority Unsecured Claims Louisville, KY 40290-1069 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Enhanced Recovery Co L** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 8014 Bayberry Rd ■ Part 2: Creditors with Nonpriority Unsecured Claims Jacksonville, FL 32256 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Illinois Department of Revenue Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Section Level 7-425** ☐ Part 2: Creditors with Nonpriority Unsecured Claims

100 W. Randolph St.

Last 4 digits of account number

Name and Address Medical Business Bureau, LLC 1460 Renaissance Dr., Ste 400 Park Ridge, IL 60068-1349

On which entry in Part 1 or Part 2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims

Line 4.10 of (Check one):

Part 2: Creditors with Nonpriority Unsecured Claims

Chicago, IL 60601

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Lou B. Rogers		Case number (if know)	
	Last 4 digits of account number		
Name and Address Midland Credit Management, Inc. Bankruptcy Department 8875 Aero Drive, Ste 200 San Diego, CA 92123	On which entry in Part 1 or Part 2 or Line 4.13 of (<i>Check one</i>):	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Can Diego, CA 32123	Last 4 digits of account number		
Name and Address Midland Funding 2365 Northside Dri San Diego, CA 92108	On which entry in Part 1 or Part 2 of Line 4.4 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address NCO Financial Systems 507 Pudential Road Horsham, PA 19044	On which entry in Part 1 or Part 2 of Line 4.9 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address NCO Financial Systems, Inc. Bankruptcy Department PO Box 15630 Wilmington, DE 19850	On which entry in Part 1 or Part 2 of Line 4.9 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address T Mobile Wireless Attn: Bankruptcy Dept. PO Box 37380 Albuquerque, NM 87176-7380	On which entry in Part 1 or Part 2 or Line 4.13 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address US Bank Attn: Bankruptcy Dept PO Box 5229 Cincinnati, OH 45201-5229	On which entry in Part 1 or Part 2 or Line 4.14 of (<i>Check one</i>): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address US Bank 1200 Energy Park Drive Saint Paul, MN 55108	On which entry in Part 1 or Part 2 or Line 4.14 of (Check one): Last 4 digits of account number	did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address West Asset Management Bankruptcy Department PO Box 790113 Saint Louis, MO 63179	On which entry in Part 1 or Part 2 or Line 4.2 of (<i>Check one</i>):	did you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 6,414.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 6,414.00

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Case number (if know)

				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 13,392.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 13,392.00

Debtor 1 Lou B. Rogers

		DOGUITE	III Paue 76 01 55	
Fill in this infor	mation to identify your	case:		
Debtor 1	Lou B. Rogers			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Frank Collins
4724 W. Gladys Ave., First Floor
Chicago, IL 60644

State what the contract or lease is for
Term of Lease: Monthly

	0000 10 10001	Docume	nt Page 29 c	of 55	4/25/16 12:20PM
Fill in this	information to identify your	case:			
Debtor 1	Lou B. Rogers				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numl	hor				
(if known)					Check if this is an amended filing
Officia	l Form 106H				
	lule H: Your Cod	ebtors			12/15
5011CG	idic III. Todi ood				12/13
our name	nd number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question			any Additional Pages, write
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana				tes and territories include
	Go to line 3. S. Did your spouse, former spouse.	use, or legal equivalent live	with you at the time?		
in line Form out Co	e 2 again as a codebtor only i 106D), Schedule E/F (Official olumn 2.	f that person is a guaran	tor or cosigner. Make	sure you have listed the co 16G). Use Schedule D, Sch	th you. List the person shown reditor on Schedule D (Official edule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Check all schedules the	or to whom you owe the debt at apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
=	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	

State

City

ZIP Code

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	in this information to	o identify your ca								
Deb	otor 2 buse, if filing)	Lou B. Roge	13			_				
		tcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
	se number						Check if this is: An amende A supplement 13 income a	d filing		chapter
O	fficial Form	<u> 1061</u>					MM / DD/ Y	YYY		
S	chedule I: `	Your Inco	ome							12/15
sup _l spo atta	plying correct info use. If you are sep ch a separate shee	rmation. If you arated and you	sible. If two married peo are married and not filin r spouse is not filing wit On the top of any additio	ng jointly, and your sp th you, do not include	ouse infor	is livi matic	ing with you, incluen about your spo	ude informa ouse. If mor	ation about e space is r	your needed,
1.	Fill in your emploinformation.	oyment		Debtor 1			Debtor 2	or non-filir	ng spouse	
	If you have more attach a separate information about	page with	Employment status	■ Employed□ Not employed			☐ Emplo	•		
	employers.		Occupation	Hospitality Work	er					
	Include part-time, self-employed wo		Employer's name	DFSS						
	Occupation may in or homemaker, if		Employer's address	1615 W. Chicago Chicago, IL 60609						
D	Okas Dav	telle Abered Manage	How long employed th	nere? <u>1 + Years</u>	3					
Esti		tails About Mon ome as of the da separated.	ate you file this form. If y	ou have nothing to rep	ort for	any I	ine, write \$0 in the	space. Inclu	ude your nor	ı-filing
,	ou or your non-filing e space, attach a se	•	ore than one employer, co	mbine the information	or all e	emplo	oyers for that perso	n on the line	es below. If y	ou need
							For Debtor 1	For Debt	or 2 or g spouse	
2.	, ,	U '	ry, and commissions (be calculate what the monthly		2.	\$	785.00	\$	N/A	
3.	Estimate and list	t monthly overti	me pay.		3.	+\$	0.00	+\$	N/A	

785.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	or 1	Lou B. Rogers	-	Case no	umber (<i>if known</i>)				
	Con	v line 4 hore	4.	For D	Debtor 1		Debtor 2 of	use	
	Copy	y line 4 here	4.	Φ	785.00	Φ_		N/A	
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	157.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$_		N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.	\$	0.00	\$ \$		N/A	
	5g.	Union dues	51. 5g.	\$ 	0.00	* *		N/A N/A	
	5g. 5h.	Other deductions. Specify:	5h.+	· . —		+ \$_		N/A	
6		· · ·	_	\$		 			
6. 7.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. ulate total monthly take-home pay. Subtract line 6 from line 4.	6. 7.	» \$	157.00 628.00	» \$		N/A N/A	
			١.	Ψ	626.00	Ψ_		IN/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	90	\$	0.00	¢		NI/A	
	8b.	monthly net income. Interest and dividends	8a. 8b.	\$ 	0.00	\$_ \$		N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		,		· <u></u>			
	04	settlement, and property settlement.	8c.	\$	0.00	\$_ \$		N/A	
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.	\$	0.00 893.00	\$ 		N/A N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Link Card		\$	83.00	\$		N/A	
	8g.	Pension or retirement income	 8g.	\$	0.00	\$_		N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	976.00	\$		N/A	<u> </u>
10	Colo	ulate monthly income. Add line 7 . line 0	10 6		604.00 + \$		NI/A	\$	4 604 00
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	1,	604.00 + \$_		N/A =	Φ	1,604.00
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your riferends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not a	depen			-	Schedule J. 11. +		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines					12. \$	·	1,604.00
13.	Do y	ou expect an increase or decrease within the year after you file this form	?				_	ombin onthly	ed / income
		No. Yes, Explain:							

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Fill	in this information to identify your case:				
Deb	tor 1 Lou B. Rogers			k if this is:	
	otor 2ouse, if filing)			An amended filing A supplement shov 13 expenses as of	ving postpetition chapter
	· •	INIOIO	_	•	
Unit	led States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	LINOIS		MM / DD / YYYY	
	nown)				
Of	fficial Form 106J				
So	chedule J: Your Expenses				12/15
Be info nur	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to the mber (if known). Answer every question. t 1: Describe Your Household				
1.	Is this a joint case?				
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expens</i>	ses for Separate Housel	<i>hold</i> of Debt	or 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
				· ———	☐ Yes ☐ No
					□ Yes
					□ No
					☐ Yes
3.	Do your expenses include No				
	expenses of people other than yourself and your dependents?				
Est exp	t 2: Estimate Your Ongoing Monthly Expenses cimate your expenses as of your bankruptcy filing date unless benses as of a date after the bankruptcy is filed. If this is a su policable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i> ficial Form 106I.)			Your exp	enses
,					
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	e. Include first mortgage	4. \$		525.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		25.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
5	4d. Homeowner's association or condominium dues	homo oquity loons	4d. \$		0.00
5.	Additional mortgage payments for your residence, such as	nome equity loans	5. \$		0.00

Debtor 1	Lou B. Rogers	Case num	ber (if known)	
6. Utilit	ies:			
6a.	Electricity, heat, natural gas	6a.	\$	158.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	60.00
6d.	Other. Specify:	6d.	\$	0.00
. Food	d and housekeeping supplies		\$	350.00
	dcare and children's education costs	8.	\$	0.00
	ning, laundry, and dry cleaning	9.	\$	75.00
	onal care products and services	10.	\$	0.00
	ical and dental expenses	11.	·	0.00
	sportation. Include gas, maintenance, bus or train fare.		·	
	ot include car payments.	12.	\$	183.00
3. Ente	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
1. Char	itable contributions and religious donations	14.	\$	0.00
5. Insu i	rance.			
Do n	ot include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.		0.00
15b.	Health insurance	15b.	\$	0.00
15c.	Vehicle insurance	15c.	\$	78.00
15d.	Other insurance. Specify:	15d.	\$	0.00
3. Taxe	s. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spec	ify:	16.	\$	0.00
	illment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
17d.	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report as		•	0.00
	icted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
Othe	r payments you make to support others who do not live with you.		\$	0.00
Spec	•	19.		
	r real property expenses not included in lines 4 or 5 of this form or on Sch			
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	· ·	0.00
	Property, homeowner's, or renter's insurance	20c.	· -	0.00
	Maintenance, repair, and upkeep expenses	20d.	•	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
1. O the	r: Specify: Auto Maintenance	21.	+\$	100.00
2 Calc	ulate your monthly expenses			
	Add lines 4 through 21.		\$	1,604.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,004.00
				4 004 00
ZZC.	Add line 22a and 22b. The result is your monthly expenses.		\$	1,604.00
3. Calc	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,604.00
	Copy your monthly expenses from line 22c above.	23b.	-\$	1,604.00
	• • •			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
23c.	Subtract your monthly expenses from your monthly income.			2.22
	The result is your monthly net income.	23c.	\$	0.00
	ou expect an increase or decrease in your expenses within the year after y			or degrees b
	xample, do you expect to finish paying for your car loan within the year or do you expect you ication to the terms of your mortgage?	ıı mortgage l	payment to increase	e or decrease decause of a
■ N				
- IV	U.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Lou B. Rogers				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
You must file the obtaining mone	is form whenever you fi	n connection with a bank	s or amended schedules	s. Making a false stater	ment, concealing property, or), or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	n and
X /s/ Lou	u B. Rogers		x		
	. Rogers		Signature o	f Debtor 2	

Date

Date April 25, 2016

Case /lain

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Fill	l in this inforn	nation to identify you	r case:						
De	btor 1	Lou B. Rogers							
_		First Name	Middle Name	Last Name					
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name					
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS					
Co	aa numbar								
	se number nown)					heck if this is an mended filing			
					a	menaea ming			
∩ı	fficial Fo	rm 107							
			Affaire for Individ	luale Filing for B	ankruntov	A14.6			
			Affairs for Individ			4/16			
					equally responsible for sup additional pages, write you				
		n). Answer every que							
Pa	rt 1: Give D	Details About Your Ma	arital Status and Where You	Lived Before					
1.	What is you	nat is your current marital status?							
	☐ Married								
	■ Not mar								
2.	During the la	ing the last 3 years, have you lived anywhere other than where you live now?							
	_	g							
	■ No	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
		· · · · · · · · · · · · · · · · · · ·							
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
,	Within the Is	oct 9 veere did veu ev	var liva with a anguag or los	ral aquivalent in a commun	ity proporty state or torritory	2 (Community proporty			
s. stat					ity property state or territory co, Texas, Washington and W				
	■ Na								
	■ No □ Yes. Ma	ake sure vou fill out <i>Sch</i>	hedule H: Your Codebtors (Of	ficial Form 106H).					
			(0.						
Pa	rt 2 Explai	n the Sources of You	r Income						
4.					ear or the two previous caler	ndar years?			
		e total amount of income you received from all jobs and all businesses, including part-time activities. e filing a joint case and you have income that you receive together, list it only once under Debtor 1.							
	Γ No	,	,						
		in the details.							
	— 165.Fiii	ill the details.							
			Debtor 1		Debtor 2	_			
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions			
				exclusions)	2 2.1. 2 2 SPP-).	and exclusions)			
		of current year until	■ Wages, commissions,	\$3,060.00	☐ Wages, commissions,				
the	date you file	d for bankruptcy:	bonuses, tips		bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Debtor 1 Lou B. Rogers

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Case number (if known)

Debte		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco Check all that ap		Gross income (before deductions and exclusions)			
For last calendar year: (January 1 to December 31, 2015)		■ Wages, commissions, bonuses, tips	\$7,000.00	☐ Wages, comm bonuses, tips	nissions,				
					☐ Operating a business		☐ Operating a b	usiness	
For (Ja	the ca	alenc 1 to	lar year be December	fore that: 31, 2014)	■ Wages, commissions, bonuses, tips	\$4,000.00	☐ Wages, comm	nissions,	
					☐ Operating a business		☐ Operating a b	usiness	
5.	Include and of winnin	le inc ther p ngs. I ach s	ome regard oublic bene f you are fil	fless of whetl fit payments; ing a joint ca: the gross inco	ner that income is taxable. Ex pensions; rental income; inte se and you have income that	o previous calendar years? camples of other income are a crest; dividends; money collect you received together, list it of ately. Do not include income the	ted from lawsuits; ronly once under Deb	oyalties; an otor 1.	
					Debtor 1		Debtor 2		
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
			dar year: December	31, 2015)	SSI Benefits	\$10,216.00			
			lar year be December		SSI Benefits	\$11,000.00			
			lar year: December	31, 2013)	SSI Benefits	\$11,000.00			
Par	t 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.	_	ither No.	Neither De individual	ebtor 1 nor I orimarily for a	a personal, family, or househo	umer debts. Consumer debts old purpose."			1(8) as "incurred by an
				-		lid you pay any creditor a tota	l of \$6,425* or more	:?	
			□ No.	Go to line 7		'-l - (-1-1-1-(00 405*			h - t-t-l
	☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.						and alimony. Also, do		
	_		Subject	to adjustmen	it on 4/0 i/ i9 and every 3 year	is after that for cases filed on	or after the date of	adjustment	
	Y	es.			or both have primarily consore you filed for bankruptcy, d	umer debts. lid you pay any creditor a tota	of \$600 or more?		
			■ No.	Go to line 7	7.				
			□ Yes	include pay		iid a total of \$600 or more and obligations, such as child supp			
	Cred	litor's	s Name and	d Address	Dates of payme	ent Total amount paid	Amount you still owe	ا Was this	payment for

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Debtor 1 Lou B. Rogers

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pal	t 4: Identify Legal Actions, Repossession	ns and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes. ■ No □ Yes. Fill in the details.	cases, small claims action	s, divorces, collection	on suits, paternity a	ctions, suppor	t or custody
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankrupt. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.	N. T. T. T.	erty repossessed, f		shed, attached	
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	d			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment become No Yes. Fill in the details.		luding a bank or fi	nancial institution	, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess			efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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Page 38 of 55 Case number (if known) Debtor 1 Lou B. Rogers 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You David M. Siegel & Associates 12/4/15-4/15/1 \$420.00 **Attorney Fees** 790 Chaddick Drive 6 Wheeling, IL 60090 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Date payment **Person Who Was Paid** Description and value of any property Amount of Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was

Address

Person's relationship to you

property transferred

made

payments received or debts

paid in exchange

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ase number (if known)

Debtor 1 Lou B. Rogers

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο ☐ Yes. Fill in the details. Name of trust Description and value of the property transferred Date Transfer was made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Describe the contents Name of Storage Facility Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Describe the property **Owner's Name** Where is the property? Value (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Lou B. Rogers

Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) know it No Yes. Fill in the details.	24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title No Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Name Address (Number, Street, City, State and ZIP Code) An ember of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the votting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address Name of accountant or bookkeeper Name No Yes. Fill in the details below. Name Address Date Issued		_						
Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Case Number Case Number Address (Number, Street, City, State and ZIP Code) Name Address (Number, Street, City, State and ZIP Code) Name Address (Number, Street, City, State and ZIP Code) Nature of the case Status of the case Name of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Name of accountant or bookkeeper Name of accountant or bookkeeper Name Date Issued Address Date Issued								
No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Address (Number, Street, City, State and ZIP Code) Name Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 7. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time An emmber of a limited liability company (LLC) or limited liability partnership (LLP) An aprtner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address Name Address Name of accountant or bookkeeper Describe the nature of the business Name of accountant or bookkeeper No Yes. Fill in the details below. Name Address Date Issued			Address (Number, Street, City, State and		Date of notice			
Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Date of notice	25.	Have you notified any governmental unit of any r	release of hazardous material?					
Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Court or agency Name Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 7. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An owner of at least 5% of the voting or equity securities of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) No. Describe the nature of the business Name of accountant or bookkeeper Do not include Social Security number or ITIN Dates business existed 8. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address								
No			Address (Number, Street, City, State and		Date of notice			
Yes. Fill in the details. Case Title	26.	Have you been a party in any judicial or administ	trative proceeding under any envi	ronmental law? Include settlements an	d orders.			
Case Number Name		_ 110						
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No			Name Address (Number, Street, City,	Nature of the case	Status of the case			
□ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time □ A member of a limited liability company (LLC) or limited liability partnership (LLP) □ A partner in a partnership □ An officer, director, or managing executive of a corporation □ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business. Business Name Address Describe the nature of the business Name Address Name of accountant or bookkeeper Employer Identification number Do not include Social Security number or ITIN Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financia institutions, creditors, or other parties. ■ No Yes. Fill in the details below. Name Address Date Issued	Par	11: Give Details About Your Business or Conn	nections to Any Business					
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation ☐ No. None of the above applies. Go to Part 12. ☐ Yes. Check all that apply above and fill in the details below for each business. Business Name Address Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Describe the nature of the business Name Address (Number, Street, City, State and ZIP Code) Name Address Date Issued Address Date Issued	27.	Within 4 years before you filed for bankruptcy, di	id you own a business or have an	y of the following connections to any l	ousiness?			
□ A partner in a partnership □ An officer, director, or managing executive of a corporation □ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financia institutions, creditors, or other parties. No □ Yes. Fill in the details below. Name Address Date Issued		☐ A sole proprietor or self-employed in a tr	ade, profession, or other activity,	either full-time or part-time				
An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financia institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address Date Issued		☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
□ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Dates business? Include all financial institutions, creditors, or other parties. ■ No □ Yes. Fill in the details below. Name Address Date Issued								
□ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed Dates business? Include all financial institutions, creditors, or other parties. ■ No □ Yes. Fill in the details below. Name Address Date Issued		_ ` _ ` _ ` _ ` _ ` _ ` _ `						
No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Remployer Identification number Do not include Social Security number or ITIN Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date Issued Address		☐ An owner of at least 5% of the voting or e						
Yes. Check all that apply above and fill in the details below for each business. Business Name Address (Number, Street, City, State and ZIP Code) Describe the nature of the business Name of accountant or bookkeeper Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed No Yes. Fill in the details below. Date Issued Date Issued		_						
Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Describe the nature of the business Name of accountant or bookkeeper Name of accountant or bookkeeper Dates business existed Employer Identification number Do not include Social Security number or ITIN Dates business existed No No Yes. Fill in the details below. Date Issued Date Issued		_						
Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address Do not include Social Security number or ITIN Dates business existed Date Issued		.,,,						
Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address Date Issued		1.1111111111111111111111111111111111111	no of accountant or bookkooner		umber or ITIN.			
institutions, creditors, or other parties. ■ No □ Yes. Fill in the details below. Name Address		The state of the s						
☐ Yes. Fill in the details below. Name Address Date Issued	28.		id you give a financial statement t	to anyone about your business? Includ	le all financial			
☐ Yes. Fill in the details below. Name Address Date Issued		■ No						
Address								
		Address	e Issued					

Desc Main 4/25/16 12:20PM Case 16-13981 Doc 1 Filed 04/25/16 Entered 04/25/16 12:41:37 Document

Page 41 of 55 Case number (if known) Debtor 1 Lou B. Rogers Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lou B. Rogers Signature of Debtor 2 Lou B. Rogers Signature of Debtor 1

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No ☐ Yes

Date April 25, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Ca	ase 16-13981 Doc 1	Filed 04/25/16 Document	Entered 04/25/16 12:41 Page 42 of 55	:37 Desc Main 4/25/16 12:20P
Fill in this infor	mation to identify your case:			
Debtor 1	Lou B. Rogers			
Debtor 2	First Name Midd	dle Name	Last Name	
(Spouse if, filing)	First Name Midd	dle Name	Last Name	
United States Ba	ankruptcy Court for the: NORTH	ERN DISTRICT OF ILL	INOIS	
Case number (if known)				☐ Check if this is an amended filing
Official Fo		Individuals	Filing Under Chapt	er 7 12/15
which on the If two married p sign a Be as complete write y	ever is earlier, unless the court ex form eople are filing together in a joint nd date the form.	case, both are equally space is needed, attalown).	bankruptcy petition or by the date suse. You must also send copies to the yresponsible for supplying correct in the aseparate sheet to this form. On	ne creditors and lessors you list
1. For any credi	tors that you listed in Part 1 of Sc	hedule D: Creditors W	/ho Have Claims Secured by Propert	y (Official Form 106D), fill in the
information b Identify the cr	elow. reditor and the property that is colla	teral What do you secures a	ou intend to do with the property thad debt?	t Did you claim the property as exempt on Schedule C?
Creditor's 7	Fitle Max		er the property. the property and redeem it.	□ No
Description of	f 2004 Jeep Liberty		ne property and enter into a	Yes
property	Title Max		mation Agreement. ne property and [explain]:	
securing debt	Secured Lien = \$400 Auto in bad condition			
Part 2: List Y	our Unexpired Personal Property	Lassas		
For any unexpir in the information	ed personal property lease that you below. Do not list real estate le	ou listed in Schedule eases. Unexpired lease	G: Executory Contracts and Unexpires are leases that are still in effect; the ses not assume it. 11 U.S.C. § 365(p)	ne lease period has not yet ended.

Describe your unexpi	escribe your unexpired personal property leases Will the lease be assumed?				
	,				
Lessor's name:	Frank Collins	□ No			
		-			
		Yes			
Description of leased Property:	Term of Lease: Monthly				

Official Form 108

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Deb	otor 1 Lou B. Rogers	Case number (if known)
Part	t 3: Sign Below	
	er penalty of perjury, I declare that I have indicated perty that is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any personal
Χ	/s/ Lou B. Rogers	X
	Lou B. Rogers	Signature of Debtor 2
	Signature of Debtor 1	
	Date April 25, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

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Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing tee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-13981 Doc 1 Filed 04/25/16 Entered 04/25/16 12:41:37 Desc Main Document Page 48 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Lou B. Roger	S		Case N	lo.	
			Debtor(s)	Chapte	er 7	
	DIS	CLOSURE OF	COMPENSATION OF A	TTORNEY FOR	DEBTOR(S)	
1.	compensation paid t	o me within one year b	Bankr. P. 2016(b), I certify that I am the before the filing of the petition in ban ontemplation of or in connection with	kruptcy, or agreed to be p	aid to me, for serv	nd that ices rendered or to
			ccept		1,250.00	-
	Prior to the filing	ng of this statement I h	nave received	\$	420.00	-
	Balance Due			\$	830.00	-
2.	The source of the co	mpensation paid to me	e was:			
	Debtor	☐ Other (specify	y):			
3.	The source of compo	ensation to be paid to 1	me is:			
	Debtor	☐ Other (specify	y):			
4.	■ I have not agree	d to share the above-d	lisclosed compensation with any othe	r person unless they are m	embers and associ	ates of my law firm.
			osed compensation with a person or partial list of the names of the people sharing			f my law firm. A
5.	In return for the abo	ve-disclosed fee, I have	ve agreed to render legal service for a	ll aspects of the bankrupto	cy case, including:	
	 b. Preparation and t c. Representation o d. [Other provision Negotiation agreement 	filing of any petition, so the debtor at the mees as needed] ons with secured c	tion, and rendering advice to the debt schedules, statement of affairs and pla eting of creditors and confirmation he creditors to reduce to market va as as needed; preparation and fi ehold goods.	an which may be required aring, and any adjourned lue; exemption planni	; hearings thereof; ng; filing of reaf	firmation
6.	Represen		re-disclosed fee does not include the fors in any dischargeability actionary proceeding.		inces (except in	Chapter 13
			CERTIFICATION			
this	I certify that the fore bankruptcy proceeding		tatement of any agreement or arrange	ment for payment to me for	or representation o	f the debtor(s) in
	April 25, 2016		/s/ David I	1. Siegel		
_	Date		David M. S	Siegel		
			Signature o	f Attorney Siegel & Associates		
			790 Chado Wheeling,	lick Drive		

(847) 520-8100 Name of law firm

Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee **does not** include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
 - A fee of \$250.00 shall be added in the event that Client misses the scheduled §341 Meeting of Creditors.
 - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were
 not originally provided by the Client. The Client has the full responsibility to ensure that all
 creditors are listed.
 - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
 - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate if the Client fails to take the second credit counseling course and provide Attorney with the certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

Important Bankruptcy Information

Debts that are Discharged

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

a) Debts for most taxes;

Η.

- b) Debts that are in the nature of alimony, maintenance, or support;
- c) Debts for student loans;
- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

The **FLAT FEE** for representation in this matter will be \$ 1750

Client acknowledge that he or she has read this agreement in its entirety, understands it fully, has had an opportunity to ask questions regarding this agreement, is satisfied with it, and accepts it in its entirety.

Signed: Lay South fun
Print: Loy Berths Kogcos
Signed:
Print:
M
gned: Attorney for David M. Siegel
Signed: Print:

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United States Bankruptcy CourtNorthern District of Illinois

		1 (of the H District of Immors		
In re	Lou B. Rogers		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	33
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	itors is true and correct to	the best of my
Data	April 25, 2016	/s/ Lou B. Rogers		

Amerimark 1515 S 21st St Clinton, IA 52732

AT&T Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613

AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan, IL 60085-6727

AT&T
Bankruptcy Dept.
5407 Andrew Highway
Midland, TX 79706

Chasecard
Bankruptcy Department
PO Box 15298
Wilmington, DE 19850

Comcast PO Box 3002 Southeastern, PA 19398-3002

Comcast Bankruptcy Department 11621 E. Marginal Way 5 Tukwila, WA 98168-1965

Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523-1559

Commonwealth Edison
Bankruptcy Department
3 Lincoln Center
Oak Brook Terrace, IL 60181-4204

Commonwealth Edison PO Box 6111 Carol Stream, IL 60197-6111 Consumer Portfolio Service PO Box 57071 Irvine, CA 92619-7071

DirecTV PO Box 9001069 Louisville, KY 40290-1069

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph St. Chicago, IL 60601

Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19114-7346

Medical Business Bureau, LLC 1175 Devin Drive, Suite 171 Norton Shores, MI 49441

Medical Business Bureau, LLC 1460 Renaissance Dr., Ste 400 Park Ridge, IL 60068-1349

Merchants Credit Guide 223 W. Jackson Blvd Chicago, IL 60606

Midland Credit Management, Inc. Bankruptcy Department 8875 Aero Drive, Ste 200 San Diego, CA 92123 Midland Funding 2365 Northside Dri San Diego, CA 92108

NCO Financial Systems 507 Pudential Road Horsham, PA 19044

NCO Financial Systems, Inc. Bankruptcy Department PO Box 15630 Wilmington, DE 19850

Peoplesene Bankruptcy Department 200 E. Randolph Street Chicago, IL 60601

T Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015

T Mobile Wireless Attn: Bankruptcy Dept. PO Box 37380 Albuquerque, NM 87176-7380

Title Max 1695 Plainfield Road Crest Hill, IL 60403

US Bank 425 Walnut St. Cincinnati, OH 45202

US Bank Attn: Bankruptcy Dept PO Box 5229 Cincinnati, OH 45201-5229

US Bank 1200 Energy Park Drive Saint Paul, MN 55108 Village of Pulaski County 260 E Commercial Ave Pulaski, IL 62976

West Asset Management Bankruptcy Department PO Box 790113 Saint Louis, MO 63179

West Bay Acquisitions PO Box 8009 Cranston, RI 02920-0009